

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: HERNANDEZ, EVERARDO	§ Case No. 15-81168
HERNANDEZ, VANESSA G.	§
	§
Debtor(s)	§

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BERNARD J. NATALE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of The U S Bankruptcy Court  
327 S Church Street, Room 1100  
Rockford IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30AM on 04/06/2016 in Courtroom 3100, United States Courthouse, 327 S Church Street  
Rockford IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 02/10/2016 By: /s/BERNARD J. NATALE  
Trustee

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UNITED STATES BANKRUPTCY COURT  
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In re: HERNANDEZ, EVERARDO § Case No. 15-81168  
HERNANDEZ, VANESSA G. §  
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§  
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 80,000.00  
*and approved disbursements of* \$ 63,139.51  
*leaving a balance on hand of <sup>1</sup>* \$ 16,860.49

**Balance on hand:** \$ 16,860.49

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
9	AmeriCredit Financial Services, Inc.	21,171.51	21,171.51	0.00	0.00
EXEMPT	Everardo Hernandez	15,000.00	15,000.00	15,000.00	0.00
MEDLN1	Adult & Pediatric Orthopedics	710.00	710.00	710.00	0.00
MEDLN2	Integrity Medical	706.00	706.00	706.00	0.00
MEDLN3	American Diagnostic MRI	1,700.00	1,700.00	1,700.00	0.00
MEDLN4	Active Rehab & Wellness	4,254.69	4,254.69	4,254.69	0.00
MEDLN5	Optum United Health Care	7,439.31	7,439.31	7,439.31	0.00
SUBLN1	Farmers Insurance	5,000.00	5,000.00	5,000.00	0.00

Total to be paid to secured creditors: \$ 0.00  
Remaining balance: \$ 16,860.49

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - BERNARD J. NATALE	6,500.00	0.00	6,500.00
Attorney for Trustee, Fees - ATTY. BERNARD J. NATALE	2,246.25	0.00	2,246.25
Attorney for Trustee, Expenses - ATTY. BERNARD J. NATALE	56.10	0.00	56.10
Other Fees: Clark Jsten Zuccki Frost & Williams	26,666.66	26,666.66	0.00
Other Expenses: Clark Jsten Zuccki Frost & Williams	1,651.38	1,651.38	0.00

Total to be paid for chapter 7 administration expenses: \$ 8,802.35  
 Remaining balance: \$ 8,058.14

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00  
 Remaining balance: \$ 8,058.14

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$1,398.48 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Internal Revenue Service	1,398.48	0.00	1,398.48

Total to be paid for priority claims: \$ 1,398.48  
 Remaining balance: \$ 6,659.66

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 21,009.16 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 31.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Cavalry SPV I, LLC	1,711.68	0.00	542.58
2	Cavalry SPV I, LLC	2,963.88	0.00	939.52
4	Midland Credit Management, Inc as agent for	514.26	0.00	163.01
5	Capital One Bank (USA), N.A.	325.15	0.00	103.07
6	Sprint Corp.	258.42	0.00	81.92
7	American InfoSource LP as agent for	119.01	0.00	37.72
8 -2	AmeriCredit Financial Services, Inc.	11,234.19	0.00	3,561.11
10	Capital One, N.A.	1,138.62	0.00	360.93
11	Portfolio Recovery Associates, LLC	675.89	0.00	214.25
12	Portfolio Recovery Associates, LLC	1,017.86	0.00	322.65
13	Portfolio Recovery Associates, LLC	1,050.20	0.00	332.90

Total to be paid for timely general unsecured claims: \$ 6,659.66  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
		Total to be paid for subordinated claims:	\$ 0.00	
		Remaining balance:	\$ 0.00	

Prepared By: /s/BERNARD J. NATALE

Bernard J Natale, Trustee

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**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.